

UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF NEW YORK

-----x
AARON AMBALU,
on behalf of himself and all others similarly situated,

07 CIV. 6381

CLASS ACTION COMPLAINT

Plaintiff,

-against-

CERTIFIED CREDIT & COLLECTION BUREAU

ROBINSON

Defendant
-----x

FILED
U.S. DISTRICT COURT
2007 JUL 12 P 2:47
S.D. OF N.Y. W.P.

Plaintiff, by and through his undersigned attorney, alleges upon knowledge as to himself and his own acts, and as to all other matters upon information and belief, brings this complaint against the above-named defendant and in support thereof alleges the following:

PRELIMINARY STATEMENT

1. Plaintiff brings this action on his own behalf and on behalf of all others similarly situated for damages and declaratory and injunctive relief arising from the defendant's violation of §1692 *et seq.* of Title 15 of the United States Code, the Fair Debt Collections Practices Act (hereinafter "FDCPA"), which prohibits debt collectors from engaging in abusive, deceptive and unfair practices.

JURISDICTION AND VENUE

2. This Court has jurisdiction over this action pursuant to 28 U.S.C. § 1331. This is an action for violation of 15 U.S.C. § 1692.

3. Venue is proper in this district under 28 U.S.C. § 1391(b)(2).

PARTIES

4. Plaintiff Aaron Ambalu (hereinafter "Ambalu") is a resident of the State of New York, Rockland County. On or about March 8, 2007, plaintiff received a debt collection notice from defendant Certified Credit & Collection Bureau.

5. Defendant Certified Credit & Collection Bureau (hereinafter "CCCB") is a collection agency engaged in the business of collecting debts with its principal place of business located in Somerville, New Jersey. Defendant regularly attempts to collect debts alleged to be due another.

CLASS ACTION ALLEGATIONS

6. Plaintiff brings this action as a nationwide class action, pursuant to Rule 23 of the Federal Rules of Civil Procedure (hereinafter "FRCP"), on behalf of himself and all consumers who have received debt collection notices and/or letters from the defendant which are in violation of the FDCPA, as of the date of plaintiff's complaint, and their successors in interest (the "Class"). Excluded from the Class is the defendant herein, and any person, firm, trust, corporation, or other entity related to or affiliated with the defendant, including, without limitation, persons who are officers, directors, employees, associates or partners of Certified Credit & Collection Bureau.

7. This action is properly maintained as a class action. This Class satisfies all the requirements of Rule 23 for maintaining a class action.

8. The Class is so numerous that joinder of all members is impracticable. Upon information and belief, hundreds of persons have received debt collection notices from the defendant which violate various provisions of the FDCPA.

9. There are questions of law and fact which are common to the Class and which predominate over questions affecting any individual Class member. These common questions of law and fact include, without limitation:

a. Whether the defendant violated various provisions of the FDCPA, including but not limited to 15 U.S.C. §§ 1692e and 1692e(16).

b. Whether plaintiff and the Class have been injured by the defendant's conduct;

c. Whether plaintiff and the Class have sustained damages and are entitled to restitution as a result of defendant's wrongdoing and, if so, what is the proper measure and appropriate statutory formula to be applied in determining such damages and restitution; and

d. Whether plaintiff and the Class are entitled to declaratory and/or injunctive relief.

10. Plaintiffs' claims are typical of the claims of the Class, and plaintiff has no interests adverse or antagonistic to the interests of other members of the Class.

11. Plaintiff will fairly and adequately protect the interests of the Class and has retained experienced counsel, competent in the prosecution of class action litigation.

12. A class action is superior to other methods for the fair and efficient adjudication of the claims herein asserted. Plaintiff anticipates that no unusual difficulties are likely to be encountered in the management of this class action.

13. A class action will permit a large number of similarly situated persons to prosecute their common claims in a single forum simultaneously, efficiently, and without the duplication of effort and expense that numerous individual actions would engender. Class treatment also will permit the adjudication of relatively small claims by many Class members who could not otherwise afford to seek legal redress for the wrongs complained of herein. Absent a class action the Class members will continue to suffer losses of statutorily protected rights as well as monetary damages and if defendant's conduct will proceed without remedy it will continue to reap and retain the proceeds of its ill-gotten gains.

14. Defendant has acted on grounds generally applicable to the entire Class, thereby making appropriate final injunctive relief or corresponding declaratory relief with respect to the Class as a whole.

STATEMENT OF FACTS

15. On or about March 8, 2007 the defendant did sent to the plaintiff a collection letter. Copy of said letter is annexed hereto as Exhibit A.

16. The March 8, 2007 collection letter stated broadcast a Certified Credit & Collection Bureau letterhead.

17. The letterhead violates 15 U.S.C. §§ 1692e and 1692e(16) by falsely representing that it operates or is employed by a consumer reporting agency.

18. As a result of defendant's abusive, deceptive and unfair debt collection practices, plaintiff has been damaged.

FIRST CAUSE OF ACTION
(Violations of the FDCPA)

19. Each of the above allegations is incorporated herein.

20. Defendant's debt collection letter violated various provisions of the FDCPA, including but not limited to 15 U.S.C. §§ 1692e and 1692e(16) by employing false, deceptive and misleading representations in connection with the collection of a debt and implying that the debt collector functions as a credit reporting agency.

21. As a result of defendant's violations of the FDCPA, plaintiff has been damaged and is entitled to statutory damages, costs and attorney's fees.

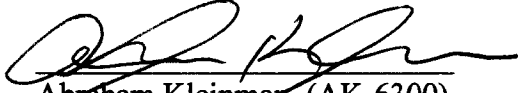
WHEREFORE, plaintiff respectfully requests that the Court enter judgment as follows:

- a) Declaring that this action is properly maintainable as a class action and certifying plaintiff as Class representative;
- b) Awarding plaintiff statutory damages;
- c) Awarding class members the maximum statutory damages.
- d) Awarding plaintiff costs of this action, including reasonable attorneys' fees and expenses; and
- e) Awarding plaintiff such other and further relief as the Court may deem just and proper.

DEMAND FOR TRIAL BY JURY

Pursuant to Rule 38 of the FRCP, plaintiff hereby demands a trial by jury.

Dated: July 12, 2007
Uniondale, New York


Abraham Kleinman (AK-6300)
626 RexCorp Plaza
Uniondale, New York 11556-0165
Telephone (516) 522-2621
Facsimile (888) 522-1692

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CERTIFIED CREDIT & COLLECTION BUREAU

PO BOX 336 • RARITAN, NJ 08869 • Somerville 908.526.9300 Fax: 908.707.8780
Other Locations: Hackensack, NJ 201.646.0888 • Princeton, NJ 609.520.8899

AARON AMBALU
14 CAMEO RIDGE ROAD
MONSEY NY 10952
F#6357600

TOLL FREE 888-750-9500

DATE: MAR 08 2007

RE: HACKENSACK UNIV MEDICAL CENTE
PATIENT: BINYAMIN AMBALU
ACCOUNT #56364912
DATE OF SERVICE: 10/18/06
BALANCE DUE \$ 50.00

We have recently reviewed your account(s) with the above named client. At present, their records indicate a balance outstanding. If you believe that these services should have been covered by your insurance company please call your insurance carrier immediately.

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of the debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice, this office will: obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such verification or judgment. If you request this office in writing within 30 days after receiving this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor. This is an attempt to collect a debt by a debt collector and any information obtained will be used for that purpose.

Kindly remit the balance due with the bottom portion of this statement. Should there be any discrepancy or question, please call us at TOLL FREE 888-750-9500 or for our 24 hour automated system call (800)354-47

VERY TRULY YOURS,

J. Rockford
CERTIFIED CREDIT
& COLLECTION BUREAU

WE ACCEPT

WESTERN UNION QUICK
COLLECT

SEE REVERSE SIDE FOR IMPORTANT INFORMATION

PLEASE ENCLOSE THIS PORTION WITH YOUR PAYMENT

#201

AARON AMBALU
14 CAMEO RIDGE ROAD
MONSEY NY 10952

CLIENT: HACKENSACK UNIV MEDICAL CENTER -
ACCOUNT # 56364912
BALANCE DUE: 50.00

DATE: MAR 08 2007

FILE #6357600

CALL OUR 24 HOUR AUTOMATED CUSTOMER SERVICE 800-354-4744

24 HOUR AUTOMATED CUSTOMER SERVICE
800-354-4744

PLEASE CALL OUR 24 HOUR AUTOMATED CUSTOMER SERVICE TO CHECK
ACCOUNT STATUS, MAKE A PAYMENT USING CREDIT CARD OR CHECK BY
PHONE, TO UPDATE YOUR CURRENT ADDRESS, INSURANCE INFORMATION
OR ANY OTHER INFORMATION.

CERTIFIED CREDIT & COLLECTION BUREAU
IS A WESTERN UNION QUICK COLLECT™ SUBSCRIBER

THIS MEANS YOU CAN TRANSMIT FUNDS FROM ANY WESTERN UNION LOCATION, AND YOUR
PAYMENT WILL REACH CERTIFIED CREDIT WITHIN ONE HOUR.

INSTRUCTIONS:

- 1) CALL 1(800) 325-6000 TO LOCATE YOUR WESTERN UNION AGENT REGARDING PROCEDURE
AND SERVICE CHARGE INFORMATION.
- 2) PROVIDE YOUR NAME AND OUR FILE NUMBER, LOCATED ON BOTTOM RIGHT HAND CORNER
OF THIS LETTER.
- 3) HAVE WESTERN UNION AGENT SEND PAYMENT TO US AT THEIR CODE CITY (CERTIFIED, NJ).

PLEASE PRINT NAME, ADDRESS AND TELEPHONE CORRECTIONS BELOW. ALSO PLEASE SUPPLY ANY
INSURANCE INFORMATION IF APPLICABLE.

NAME _____ TELEPHONE NUMBER _____
ADDRESS _____ CITY / STATE _____ ZIP _____
INSURANCE COMPANY NAME _____
ADDRESS _____ CITY / STATE _____ ZIP _____
POLICY NUMBER _____ CLAIM NUMBER _____